

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Michael Arner  
 Debtor

Case No. 18-12814-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db +Michael Arner, 4805 Shepard Street, Brookhaven, PA 19015-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com  
 JOHN G. GRAY on behalf of Debtor Michael Arner esqjgray@aol.com  
 KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

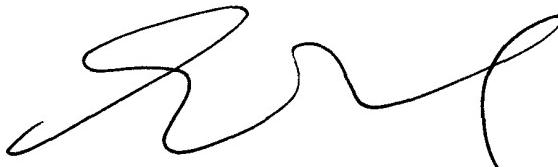
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Michael Arner	Debtor(s)	CHAPTER 13
Ditech Financial LLC	Movant	
vs.		
Michael Arner	Debtor(s)	NO. 18-12814 ELF
William C. Miller Esq.	Trustee	11 U.S.C. Sections 362

**ORDER**

AND NOW, this 9th day of October, 2018 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

**ORDERED THAT:** the Motion for Relief from the Automatic Stay 11 U.S.C. Section 362, is **MODIFIED** with respect to the subject premises located at 4805 Shepard Street, Brookhaven, PA 19015 ("Property), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**

Michael Arner  
4805 Shepard Street  
Brookhaven, PA 19015

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Lima, PA 19037

William C. Miller Esq.  
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